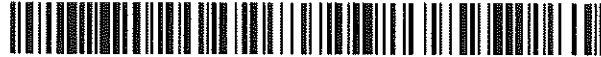


Certificate Number: 14912-NJ-DE-037039579

Bankruptcy Case Number: 22-19791



14912-NJ-DE-037039579

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 13, 2022, at 11:53 o'clock AM EST, Terri Beideman completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

FILED
JEANNE A. NAUGHTON, CLERK

DEC 16 2022

U.S. BANKRUPTCY COURT
TRENTON, NJ

BY [Signature] DEPUTY

Date: December 13, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor